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To: [E-OHPSCA-STOPLOSS.EBSA](#)
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To whom it may concern

Please be advised that I endorse the statement submitted by Professor Roger Baron on May 22, 2012 entitled "Statement Concerning Stop Loss Insurance". Plans are hiding the existence of Stop Loss Insurers primarily because they can get away with it. This must end. When a plan is subject to Stop Loss Insurance it is not a self-funded ERISA plan and is not entitled to the special protections unique to self-funded ERISA plans. In such situations, recoupment of payments does not benefit either the employer or the employee but just the Stop Loss Insurer. Those who think that a Stop Loss Insurer is lending money when it pays insurance benefits, do not know the difference between Insurance and a Loan. Unfortunately for employees, Stop Loss Insurers think that they are merely temporarily lending the money to the employee for medical care. Such thinking is not Insurance thinking.

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